ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

THE EDUCATION COST PROTOCOL

January 18th 2026

JURISDICTIONAL SEVERANCE, PRIVATE TREASURY ARCHITECTURE, AND CREDIT RECOUPMENT FOR PRIVATE EDUCATION FUNDING

Executive Summary

This paper outlines the Education Cost Protocol, a specialized application of the Envoy, Asset Fortress, and Infinite Money Protocols designed for families funding private education. It addresses the systematic financial strain placed on families who sacrifice lifestyle and incur debt to fund school fees.

The standard "Debt/Savings Model" forces parents to deplete income, liquidate savings, or borrow against property equity to cover annual fees running into the thousands. In contrast, the Education Cost Protocol utilizes **Status Correction** to remove the parents from the jurisdiction of the debtor-state and **Private Trust Architecture** to secure assets. Furthermore, it introduces a funding mechanism via the **Infinite Money Protocol**, where education costs are funded not by family salary or savings, but by the recoupment of historical "abandoned credit" (mortgages and bank payments) generated by the parents' signatures over their lifetime.

---

1. The Education Cost Protocol: What It Is

The Education Cost Protocol is a holistic funding strategy that rejects the "debtor" status usually assigned to parents navigating the private education system. It is a "Status + Structure" system composed of three integrated protocols:

Ecclesia Law is a trading style of **MLITR Research LLC**, Wyoming, USA.
Ecclesia Law operates exclusively under **Attorney-in-Fact mandates** granted by its clients through private powers of attorney, trust indentures, fiduciary appointments, and private contracting structures. Ecclesia Law acts as a **private legal agent**, not as a BAR-regulated public law practice **MLITR Research LLC, 30 N Gould St Ste R Sheridan, WY 82801, service@ecclesialaw.org**

1. **Status Correction (The Envoy Protocol):** The parents correct their legal standing from "subject/debtors" to "Ecclesiastical Envoys" and "General Executors" of their own estates. This severs the agency relationship that binds their income to the standard tax and debt obligations of the state-created persona.
2. **Asset Protection (The Asset Fortress Protocol):** Financial assets and funding capital are held within a **Private International (Foreign) Grantor Trust** (the AFP). The parents retain only a beneficial interest, while the Trust functions as a distinct body corporate and private treasury.
3. **Funding Mechanism (The Infinite Money Protocol):** Rather than paying fees from post-tax income, the Trust operates a private treasury that recoups "abandoned credit" from the banking system to fund education costs. This creates a solvent cycle where expenditure generates the credit for future recoupment.

---

2. How It Works: The Operational Sequence

The Protocol functions through a specific administrative and jurisdictional sequence to ensure assets are protected and liquidity is provided for school fees.

Phase 1: Jurisdictional Correction (Envoy Status)

The process begins with the parents executing the Envoy Protocol.

- **Severing Agency:** Using the doctrine of *Clausula Rebus Sic Stantibus*, the parents renounce the presumed agency relationship with the state-created "strawman" (legal person).
- **The Office of Executor:** The living souls reoccupy the "Office of General Executor" over the decedent estate. This establishes that the parents are not acting as sureties for the corporate debtor when transacting for education.

Phase 2: The Private Treasury (Asset Fortress)

Once status is corrected, a private treasury is established within the Asset Fortress Protocol (AFP).

- **Separation of Title:** The AFP is a separate body corporate. The Trust holds legal title to the funds; the parents are merely beneficiaries.
- **Off-Board Finance:** The Asset Fortress functions as a private treasury "off-board" from the corporate system, allowing for the lawful discharge of costs via third-party settlement.

Phase 3: Recoupment and Funding (Infinite Money)

Instead of sacrificing lifestyle or taking loans, the Trust activates the Infinite Money Protocol to recoup historical value created by the parents' signatures.

- **The Funding Illusion:** Modern banking operates on the monetization of the signature. When parents signed mortgages or loans in the past, they created credit *ex nihilo*. The bank acted as a nominee, profiting from these securities.
- **Recoupment Mechanism:**
    - **Mortgages (Last 25 Years):** The Protocol files a corrective 1099-OID to reclaim the credits generated by the mortgage signature, treating the bank as the nominee who held these funds.
    - **Bank Payments (Last 3 Years):** Routine historical spending is also recouped.
- **The "Spend and Recoup" Loop:** These recouped funds are deposited into the AFP's private treasury as grants. The Trust then pays the school fees directly. Crucially, this spending generates *new* abandoned credit that can be recouped again, creating a sustainable funding loop.

---

3. Why It Works: Legal and Theoretical Basis

The Education Cost Protocol relies on capacity alignment and the distinction between public and private jurisdictions.

3.1 Capacity vs. Identity

The state and financial institutions typically regulate "legal persons" (subjects/debtors) created by statute. By shifting capacity to that of an Envoy and General Executor, the parents act outside the commercial regulations that bind standard consumer debtors. The Protocol effectively removes the "subject" that bears the burden of debt.

3.2 The Trust as a Separate Body Corporate

The Asset Fortress is a private international trust. In trust law, the "Trust Estate" is distinct from the grantor. Therefore, the payment of fees is an internal treasury operation of a foreign entity, not a personal expenditure of the parents. This separation protects the family's broader wealth from depletion.

3.3 The Lawful Method of Abandoned Credit

The funding model works because the banking system relies on "presumption of inaction". If the true owner (the signer) remains silent, the bank keeps the profit from the signature. By breaking this silence and filing as a Fiduciary/Creditor (via the 98-Series Trust) rather than a Debtor (via SSN/NIN), the Trust can lawfully reclaim these funds to pay for education.

---

4. Comparison: Statutory Model vs. Education Cost Protocol

The following comparison highlights the difference between the standard "Debt/Savings" approach and the Ecclesia "Recoupment-Based" approach.

Feature	Standard Statutory Model (Debt/Savings)	The Education Cost Protocol (Ecclesia)
Funding Source	**Depletion:** Funded by post-tax salary, savings, or loans against property equity.	**Recoupment:** Funded by reclaiming historical abandoned credit (mortgages/loans) via the Infinite Money Protocol.
Asset Impact	**Negative:** Reduces family net worth; mortgages the future through debt repayment.	**Neutral/Positive:** Preserves family assets; fees are paid by the banking system's own credits.

ECCLESIA LAW

Feature	Standard Statutory Model (Debt/Savings)	The Education Cost Protocol (Ecclesia)
Sustainability	**Limited:** Dependent on continued high income or finite savings.	**Cyclical:** "Spend and Recoup" model creates a loop where spending generates new funding.
Liability	**Personal:** Parents are personally liable for debt and fees.	**None:** The Trust pays as a separate legal person; parents are beneficiaries with no personal liability.
Jurisdiction	**Domestic:** Subject to standard banking and consumer credit regulations.	**International:** Subject to Private Trust Indenture and Ecclesiastical Law.

Summary Verdict

The Statutory Model is a burden on the family unit, requiring the sacrifice of present lifestyle or future equity to secure education. It accepts the cost as a loss.

The Education Cost Protocol eliminates this burden. By correcting the status of the parents to Envoys and utilizing the Asset Fortress, the family preserves its capital. The education fees are paid not by the family's labour, but by the banking system itself, through the lawful recoupment of the credit the parents created over their lifetime.